

WHAT IS CLAIMED IS:

1                   1.     A method for accepting payments from a consumer, the method  
2 comprising:  
3                   receiving a promise-to-pay record from a lender;  
4                   receiving a payment from the consumer;  
5                   associating the payment with the promise-to-pay record; and  
6                   sending a notice to the lender, the notice comprising an indicator that  
7 the payment has been received.

1                   2.     The method as in claim 1 further comprising storing a record of the  
2 payment in a database.

1                   3.     The method as in claim 1 further comprising electronically sending at  
2 least a portion of the payment to the lender.

1                   4.     The method as in claim 1 wherein receiving the payment comprises  
2 receiving the payment if the consumer provides a transaction identifier.

1                   5.     The method as in claim 4 wherein associating the payment with the  
2 promise-to-pay record comprises matching the consumer-provided transaction identifier with  
3 the promise-to-pay record.

1                   6.     The method as in claim 1 wherein the promise-to-pay record comprises  
2 a time limit, and wherein associating the payment with the promise-to-pay record comprises  
3 accepting the payment if receiving the payment occurs within the time limit.

1                   7.     The method as in claim 6 further comprising sending a request for  
2 instructions to the lender if the time limit expires.

1                   8.     The method as in claim 6 further comprising sending a request for  
2 instructions to the lender if the consumer attempts payment after the time limit expires.

1                   9.     The method as in claim 1 wherein receiving the promise-to-pay record  
2 comprises electronically receiving the promise-to-pay record, and receiving the payment  
3 comprises physically receiving the payment.

1                   10.    The method as in claim 1 wherein the payment comprises a cash  
2 payment.

1                   11.    The method as in claim 1 wherein the payment comprises a debit card  
2 payment.

1                   12.    The method as in claim 1 further comprising verifying a consumer  
2 identity prior to receiving the payment.

1                   13.    A method for staging a transaction involving a payment from a  
2 customer to a lender, the method comprising:

3                   receiving a promise-to-pay from the customer;

4                   creating a promise-to-pay record, the promise-to-pay record including  
5 a payment amount and an expiration;

6                   transmitting the promise-to-pay record to a payment service provider,  
7 the payment service provider adapted to accept a cash payment from the customer if the  
8 customer attempts payment prior to the expiration; and

9                   receiving a notice of payment from the payment service provider if the  
10 payment service provider received from the customer a payment that equals or exceeds the  
11 payment amount.

1                   14.    The method as in claim 13 further comprising updating the promise-to-  
2 pay record with the notice of payment.

1                   15.    The method as in claim 13 further comprising receiving a notice of  
2 non-effective payment from the payment service provider, and updating the promise-to-pay  
3 record with the notice of non-effective payment.

1                   16.    The method as in claim 13 further comprising electronically receiving  
2 the payment amount from the payment service provider.

1                   17.    The method as in claim 13 wherein the customer comprises a  
2 borrower, and the promise-to-pay comprises a promise to pay a delinquent amount owed by  
3 the borrower.

1                   18.     The method as in claim 13 further comprising creating a transaction  
2     identifier associated with the promise-to-pay record.

1                   19.     The method as in claim 18 further comprising providing the transaction  
2     identifier to the customer.

1                   20.     The method as in claim 13 further comprising receiving a request for  
2     instructions from the payment service provider.

1                   21.     The method as in claim 20 further comprising providing the payment  
2     service provider with an instruction in response to the request for instructions.